



Disaster and Emergency Management Resources

Floodplain Management

- When the community chooses to join the National Flood Insurance Program (NFIP), it must adopt and enforce minimum floodplain management standards for participation. FEMA works closely with state and local officials to identify flood hazard areas and flood risks.
- The floodplain management requirements within the Special Flood Hazard Area (SFHA) are designed to prevent new development from increasing the flood threat and to protect new and existing buildings from anticipated flood events.
- When a community chooses to join the NFIP, it must require permits for all development in the SFHA and ensure that construction materials and methods used will minimize future flood damage.
- Permit files must contain documentation to substantiate how buildings were actually constructed. In return, the federal government makes flood insurance available for almost every building and its contents within the community.
- Communities must ensure that their adopted floodplain management ordinance and enforcement procedures meet program requirements. Local regulations must be updated when additional data are provided by FEMA or when federal or state standards are revised.
- "Floodplain management measures" refers to an overall community program of corrective and preventive measures for reducing future flood damage.
- These measures take a variety of forms and generally include zoning, subdivision or building requirements, and special-purpose floodplain ordinances.
- The minimum federal requirements affect existing buildings only when an existing building is substantially damaged or improved.
- "Substantial improvement" means any rehabilitation, addition, or other improvement of a building when the cost of the improvement equals or exceeds 50 percent of the market value of the building before starting to construct the improvement. The term includes buildings that have incurred "substantial damage."
- "Substantial damage" means damage of any origin sustained by a building when the cost of restoring the building to its pre-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred. Substantial damage is determined regardless of the actual repair work performed.

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